

**Information to identify the case:**

Debtor 1 **Carla M. Esposito**  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2182**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **19-10661-TPA**

**Order of Discharge**

**12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Carla M. Esposito

10/16/19

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Carla M. Esposito  
 Debtor

Case No. 19-10661-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Oct 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2019.

db	+Carla M. Esposito, 2716 Van Buren Avenue, Erie, PA 16504-2833
15079107	+Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
15079108	+Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15079115	+Debt Recovery Solution, 6800 Jericho Turnpike, Syosset, NY 11791-4401
15079116	+Debt Recovery Solution, Attn: Bankruptcy, 6800 Jericho Turnpike Suite 113e, Syosset, NY 11791-4401
15079123	+Specialized Loan Servicing/SLS, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
15079124	+Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+E-mail/Text: jmalaragno@iq7technology.com Oct 17 2019 03:57:04 John C. Malaragno, Trustee, 502 West 7th Street,, Erie, PA 16502-1333
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 17 2019 03:55:48 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+EDI: PRA.COM Oct 17 2019 07:23:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15079091	E-mail/Text: ebn@americollect.com Oct 17 2019 03:56:16 Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
15079090	E-mail/Text: ebn@americollect.com Oct 17 2019 03:56:16 Americollect, Po Box 1566, Manitowoc, WI 54221
15079093	+EDI: TSYS2.COM Oct 17 2019 07:23:00 Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15079092	+EDI: TSYS2.COM Oct 17 2019 07:23:00 Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
15079094	EDI: CAPITALONE.COM Oct 17 2019 07:23:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238
15079099	+EDI: CAPITALONE.COM Oct 17 2019 07:23:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15079105	+EDI: CAPITALONE.COM Oct 17 2019 07:23:00 Capital One Na, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15079104	+EDI: CAPITALONE.COM Oct 17 2019 07:23:00 Capital One Na, Po Box 30281, Salt Lake City, UT 84130-0281
15079106	EDI: CBSAMERIMARK Oct 17 2019 07:23:00 Carol Wright Gifts, P.O. Box 2852, Monroe, WI 53566-8052
15079110	+EDI: WFNNB.COM Oct 17 2019 07:23:00 Comenity Bank/Kingsize, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15079109	+EDI: WFNNB.COM Oct 17 2019 07:23:00 Comenity Bank/Kingsize, Po Box 182789, Columbus, OH 43218-2789
15079112	+EDI: WFNNB.COM Oct 17 2019 07:23:00 Comenity Bank/Roamans, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15079111	+EDI: WFNNB.COM Oct 17 2019 07:23:00 Comenity Bank/Roamans, Po Box 182789, Columbus, OH 43218-2789
15079113	+EDI: CRFRSTNA.COM Oct 17 2019 07:23:00 Credit First National Association, 6275 Eastland Rd, Brookpark, OH 44142-1399
15079114	+EDI: CRFRSTNA.COM Oct 17 2019 07:23:00 Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
15079118	EDI: DISCOVER.COM Oct 17 2019 07:23:00 Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15079117	EDI: DISCOVER.COM Oct 17 2019 07:23:00 Discover Financial, Po Box 15316, Wilmington, DE 19850
15079120	+EDI: BLUESTEM Oct 17 2019 07:28:00 Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250
15079119	+EDI: BLUESTEM Oct 17 2019 07:28:00 Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
15079122	+EDI: MERRICKBANK.COM Oct 17 2019 07:23:00 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15079122	+E-mail/PDF: MerrickBKNNotifications@Resurgent.com Oct 17 2019 03:58:30 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15079121	+EDI: MERRICKBANK.COM Oct 17 2019 07:23:00 Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
15079121	+E-mail/PDF: MerrickBKNNotifications@Resurgent.com Oct 17 2019 03:57:23 Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001
15080405	+EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15079126	+EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
15079125	+EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
15079128	+EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15079127	+EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015

District/off: 0315-1

User: admin  
Form ID: 318

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Total Noticed: 40

Date Rcvd: Oct 16, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

15079130 +EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
15079129 +EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank/Walmart, Po Box 965024,  
Orlando, FL 32896-5024  
15079132 +EDI: WTRRNBNK.COM Oct 17 2019 07:23:00 Target, Attn: Bankruptcy, Po Box 9475,  
Minneapolis, MN 55440-9475  
15079131 +EDI: WTRRNBNK.COM Oct 17 2019 07:23:00 Target, Po Box 673, Minneapolis, MN 55440-0673  
TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Deutsche Bank National Trust Company, Et Al...  
15079095\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
15079096\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
15079097\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
15079098\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
15079100\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
15079101\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
15079102\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
15079103\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
TOTALS: 1, \* 8, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, Et Al...  
bkgroup@kmllawgroup.com

John C. Melaragno, Trustee johnm@mplegal.com,  
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com  
Kenneth M. Steinberg on behalf of Debtor Carla M. Esposito julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4